

following user review and validation or completion or correction of a completed request, analyzing any changes made by the user to add completed, user verified, and depersonalized requests to the history data base.

57. A method in accordance with claim 56 additionally comprising the steps of establishing a dictionary database containing rules associating non-personal identifiers with specific data fields within specific types of requests; and attempting to complete such requests using the personal information through the use of rules obtained from the dictionary database applicable to a particular type of request.

58. A method in accordance with claim 57, additionally comprising the step of following user review and validation or completion or correction of a request, analyzing any changes made by the user to validate any new rules developed through history database record analysis techniques and adding them to the dictionary database.

59. A method in accordance with claim 58, additionally comprising the step of attempting to complete such requests using the personal information through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

60. A method in accordance with claim 59, additionally comprising the step of following user review and validation or completion or correction of a request, analyzing any changes made by the user to validate any new rules developed through fuzzy logic techniques and adding them to the dictionary database, and to give positive or negative feedback to the fuzzy logic system in accordance with its performance.

61. A method in accordance with claim 60, additionally comprising the step of validating the source of the request.

62. a method in accordance with claim 61, additionally comprising the step of validating the user's identification.

63. A method in accordance with claim 56, additionally comprising the steps of establishing a dictionary database containing rules associating non-personal identifiers with specific data fields within requests; and

attempting to complete such requests using the personal information through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

64. A method in accordance with claim 63, additionally comprising the step of following user review and validation or completion or correction of a request, analyzing any changes made by the user to validate any new rules developed through fuzzy logic techniques and adding them to the dictionary database, and to give positive or negative feedback to the fuzzy logic system in accordance with its performance.

65. A method in accordance with claim 64, additionally comprising the step of validating the source of the request.

66. a method in accordance with claim 65, additionally comprising the step of validating the user's identification.

67. A system for automatically complying with requests for information received from a network and directed to a user's browser, comprising:

a data flow monitor interposed between the network and the user's browser that intercepts such requests;

a validation program coupled to the data flow monitor that determines and validates the user's identification and that validates the source of the request;

a wallet database where personal information of one or more users is kept in a secure manner and is associated with non-personal identifiers;

a dictionary database containing rules governing what information, identified by non-personal identifiers, goes where in particular types of requests;

a history database containing at least some previously-completed and user-validated requests in which at least some personal information is replaced by the non-personal identifiers to at least partly depersonalize the requests;

a request completion system coupled directly or indirectly to the above elements that accepts such requests, that attempts to fulfill such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database specifically applicable to that particular type of request, through the use of other rules obtained from the dictionary database applied using fuzzy logic techniques, through the use of history database records of one or more previously completed, validated copies of the same type of request, and through asking the user to complete all or those portions of a request not automatically completed and to validate all or those portions of a request automatically completed;

said request completion system further including a completed request analysis engine that validates new sets of rules developed through fuzzy logic analysis of existing rules or through history database request analysis and through user validation with respect to a particular type of request, that gives positive or negative training feedback to the fuzzy logic system in accordance with its performance as accepted or corrected by users, and that can add completed, user verified, and at least partly depersonalized requests to the history database.

68. A method for automatically complying with requests for information received from a network and directed to a user comprising the steps of:

establishing a wallet database where user information can be kept secure and can be associated with non-personal identifiers;

establishing a history database where at least some previously-completed and user-validated requests may be kept with at least some personal information replaced by non-personal identifiers to at least partly depersonalize the requests;

establishing a dictionary database containing rules associating non-personal identifiers with specific data fields within specific types of requests;

monitoring the flow of all data flowing between the network and the user and intercepting such requests for information;

validating the user's identification, and validating the source of the request;

attempting to complete such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database specifically applicable to a particular type of request, through the use of rules obtained from the dictionary database applied using fuzzy logic techniques, through the analysis of history database records of one or more completed, validated copies of the same type of request, and through asking the user to complete all or those portions of a request not automatically completed and to validate all or those portions of a request automatically completed; and

following user review and validation or completion or correction of a completed request, analyzing any changes made by the user to validate any new rules developed through fuzzy logic or history database analysis techniques and adding them to the dictionary database, also to give positive or negative feedback to the fuzzy logic system in accordance with its performance, and also to add completed, user verified, and depersonalized requests to the history database.

69. A system for completing forms requesting personal information received from a network and directed to a user, said system comprising:

a data flow monitor interposed between the network and the user that intercepts such forms;

a history database containing at least some previously-completed forms;

a form fill system coupled directly or indirectly to the above elements that accepts such forms, that attempts to complete such forms using personal information through the use of history database records of one or more previously completed copies of the same form and also through asking the user to complete at least portions of forms not automatically completed;